

**IN THE UNITED STATES BANKRUPTCY COURT FOR
THE MIDDLE DISTRICT OF ALABAMA
NORTHERN DIVISION**

In the Matter of:)	
)	Case No. 16-31092
Jerison Lamorian Garrett)	
)	Chapter 13
Debtor(s).)	

MOTION TO MODIFY MORTGAGE

COMES NOW the Debtor, by and through attorney, and hereby moves this Honorable Court to allow her to enter into a Loan Modification Agreement with Select Portfolio Servicing, inc., in order to modify their mortgage and, as grounds for this motion, will state as follows:

1. On April 29, 2016, Debtor(s) filed a Chapter 13 bankruptcy petition in this Court.
2. Select Portfolio Servicing, inc. holds a mortgage upon Debtor's residence. Debtor(s) now seek to modify their loan with Select Portfolio Servicing, inc. Said modification will provide the following (See Exhibit A):
3.
 - a. New Monthly Payment: \$221.31
 - b. New Interest Rate:3.375%

WHEREFORE, the premises considered, the Debtor(s) moves this Court to enter an order allowing them to enter into the Loan Modification Agreement with Select Portfolio Servicing, inc and for such other relief that may be just and proper.

Respectfully submitted December 22, 2017.

/s/ Richard D. Shinbaum
Richard D. Shinbaum B54R
Attorney for Debtor
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CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the foregoing motion on all parties listed below by CM/ECF or by mailing a copy of same to them on December 22, 2017.

Sabrina McKinney, Chapter 13 Trustee

Teresa Jacobs, Bankruptcy Administrator

/s/ Richard D. Shinbaum

Richard D. Shinbaum